

Last revised: August 1, 2017

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

Roberto B. Marques Sr.,

Case No.: 17-13928

Judge: Altenburg, Jr.

Debtor(s)

Chapter 13 Plan and Motions

- Original  
 Motions Included

- Modified/Notice Required  
 Modified/No Notice Required

Date: November 3 2017

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

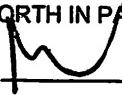
You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

THIS PLAN:

DOES  DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

DOES  DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

DOES  DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: 

Initial Debtor: 

Initial Co-Debtor: 

Part 1: Payment and Length of Plan

- a. The debtor shall pay \$544.81 per month to the Chapter 13 Trustee, starting on March 1, 2017 for approximately 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:

Future earnings

Other sources of funding (describe source, amount and date when funds are available): \_\_\_\_\_

c. Use of real property to satisfy plan obligations:

Sale of real property

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

Refinance of real property:

Description: \_\_\_\_\_

Proposed date for completion: \_\_\_\_\_

Loan modification with respect to mortgage encumbering property:

Description: \_\_\_\_\_

Proposed date for completion: 60 days.

d.  The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e.  Other information that may be important relating to the payment and length of plan: \_\_\_\_\_

Part 2: Adequate Protection  NONE

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$1342.27 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: U.S. National Bank Association (creditor).

Part 3: Priority Claims (including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$1,700.00
DOMESTIC SUPPORT OBLIGATION		\$100.00 to be paid outside of the plan to repay the past due child support per family court order resolving the issue. No other child support is due.

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:

Check one:

None

The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
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	<b>Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:</b>		
Internal Revenue Service	Taxes-Unsecured Priority	\$3097.53	

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence:

**NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears:**  **NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**c. Secured claims excluded from 11 U.S.C. 506:**  **NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments**  **NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

SpecializedLoan	342Super	\$71,000.00	\$185,000.0	US Nat.Bank	\$0.00	NA	NA
MeadowlakeHO	342Super	\$3240.00	\$185,000.0	US Nat. Bank	\$0.00	NA	NA
CapOneB(USA)	NA	\$955.94	NA	NA	NA	NA	NA
CapOneB(USA)	NA	\$3702.08	NA	NA	NA	NA	NA
CapOne Provid	NA	\$2102.66	NA	NA	NA	NA	NA
ColoradoCap	NA	\$1176.67	NA	NA	NA	NA	NA
DrsEly&Harris	NA	\$2201.05	NA	NA	NA	NA	NA
RetailRecovery	NA	\$2652.52	NA	NA	NA	NA	NA
SearsRoebuck	NA	\$2181.59	NA	NA	NA	NA	NA

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender  **NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan  **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan:  **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims  NCNE



a. Not separately classified allowed non-priority unsecured claims shall be paid:

Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

Not less than \_\_\_\_\_ percent

Pro Rata distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
Credit Control Services	Disputed-duplicate claim	Claim rejected	0
Shore Memorial Hospital	Disputed-duplicate claim	Claim rejected	0
Fajeminokun	Disputed-Not mine	Claim rejected	0
Credit Resources	Disputed-duplicate claim	Claim rejected	0
Southwest Credit	Disputed-duplicate claim	Claim rejected	0
Transword Systems, Inc.	Disputed-duplicate claim	Claim rejected	0
Capital One Bank Provida	Disputed-case closed	Claim rejected	0

Part 6: Executory Contracts and Unexpired Leases  NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
None				

Part 7: Motions  NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.



a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).  **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.  **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Spec.Loan MdwlakeHOA	342 Sup 342 Sup	\$71,000.0 \$3240.00	\$185,000. \$185,000.	\$555,967.57 \$626,967.	0 0	\$71,000.0 \$3240.00

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.  **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:



Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
U.S. National	342 Sup.	\$555,967.5	\$185,000.00	\$185,000.00	\$370,967.57

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- Upon confirmation  
 Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative claims, including Debtor's attorney's fees, if any.
- 3) Secured claims
- 4) Priority Claims 5) General Unsecured Claims

**d. Post-Petition Claims**

The Standing Trustee  is,  is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification  NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: November 3, 2017.



Explain below why the plan is being modified: The Plan is being modified to reflect that the Debtor is not cramming down the first lien on the real property held by U.S. National Bank. The Debtor is attempting to modify this mortgage directly with the bank.

Explain below how the plan is being modified: The Plan is being modified to reflect that the Debtor is not cramming down the first lien on the real property held by U.S. National Bank.

Are Schedules I and J being filed simultaneously with this Modified Plan?  Yes  No  
Schedule J, as modified, is being filed with the Modified Plan, per the Trustee's request.

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

NONE

Explain here:

Any non-standard provisions placed elsewhere in this plan are void.

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Certification.

I certify under penalty of perjury that the plan contains no non-standard provisions other than those set forth in this final paragraph.

Date: 11/3/2017

/s/ Rhonda E. Greenblatt, Esq.  
Attorney for the Debtor

Date: 11/3/2017

/s/ Roberto B. Marques Sr.  
Debtor

Date: \_\_\_\_\_

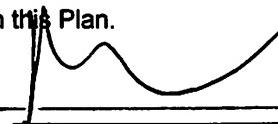
Joint Debtor

Signatures



The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

Date: 11/3/2017

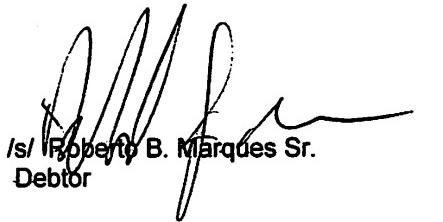
  
Attorney for the Debtor

I certify under penalty of perjury that the above is true.

Date: 11/3/2017

  
/s/ Robert B. Marques Sr.  
Debtor

Date: \_\_\_\_\_

  
Joint Debtor



**Certificate of Notice Page 18 of 19**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Roberto B. Marques, Sr.  
 Debtor

Case No. 17-13928-ABA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: pdf901

Page 1 of 2  
 Total Noticed: 52

Date Rcvd: Nov 09, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 11, 2017.

db +Roberto B. Marques, Sr., 342 Superior Rd., Egg Harbor Township, NJ 08234-4937  
 aty KLM Law Group, 216 Haddon Avenue, Westmont, NJ 08108  
 cr +Department of Human Services of New Jersey, Quakerbridge Plaza, Building 6, P.O. Box 716, Trenton, NJ 08625-0716, U.S.A. 08625-0716  
 lm U.S. National Bank Association, c/o KLM Law Group, 216 Haddon Avenue, Westmont, NJ 08108  
 516674340 +Atlantic County Child Support, 1333 Atlantic Avenue, 2nd Floor, Atlantic City, NJ 08401-7212  
 516674341 +Bank of America, 655 Papermill Rd., Wilmington, DE 19884-1510  
 516847003 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 516674383 Bridgestone Americas Holding, Inc., 1200 Firestone Pkwy, Akron, OH 44317-0001  
 516674342 +Capital One Bank (USA), NA, P.O. Box 30281, Salt Lake City, UT 84130-0281  
 516674345 +Capital One Providia, c/o Nudelman Klemm & Golub, 425 Eagle Rock Ave, Suite 403, Roseland, NJ 07068-1717  
 516674347 Citi Cards, P.O. Box 6251, Sioux Falls SD 57117  
 516674348 Citi Cards, PO Box 90011037, Louisville, KY 40290-1037  
 516674349 +Collections and Recoveries Plea, 201 Tilton Rd., Northfield, NJ 08225-1247  
 516674350 +Colorado Capital, PO Box 756, Hurst, TX 76053-0756  
 516674351 +Comcast, PO Box 3001, Southeastern, PA 19398-3001  
 516899655 +Deutsche Bank National Trust Co., Trustee(See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 516674356 +Drs. Ely & Harris, c/o Richard Carlucci, Esq., Griffith & Carlucci, 801 Asbury Ave, Ste. 200, Ocean City, NJ 08226-3625  
 516674357 Esurance, Customer Service, PO Box 52502, Sioux Falls, SD 57117-5250  
 516674359 +FCC National Bank, c/o Pressler & Pressler, 7 Entin Rd., Parsippany, NJ 07054-5020  
 516674358 +Fajemirokun, c/o Kathryn McClure, Esq., Deutsch Atkins PC, 25 Main St. Ste. 104, Hackensack, NJ 07601-7032  
 516674362 +John R. Lindsay, Esq., PO Box 8142, Turnersville, NJ 08012-8142  
 516674363 +Joseph Allegretto, Superior Court Officer, PO Box 353, Absecon, NJ 08201-0353  
 516674364 +KLM Law Group PC Sentry Office Plaza, 216 Haddon Ave, Ste. 4 06, Westmont, NJ 08108-2812  
 516674366 +Meadow Lake Homeowners Association, c/o Norman Briggs, Esq., Briggs Law Offices, LLC, 110 Roosevelt Blvd., 2nd Floor, Suite 20, Marmora, NJ 08223-1446  
 516674367 +Natalie E. Wentz, Esq., 38 Haddon Ave, Ste. 100, Haddonfield NJ 08033-2422  
 516674368 +Payroll Supervisor Bridgestone Firestone, 535 Marriot Drive, Nashville, TN 37214-5092  
 516811945 +Pinnacle Credit Services, LLC its successors and, assigns as assignee of Cellco, Partnership d/b/a Verizon Wireless, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516674369 +Pinnacle LLC/Resurge, PO Box 640, Hopkins, MN 55343-0640  
 516674370 Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516674374 +Progressive Insurance, 300 N. Commons Blvd., Cleveland, OH 44143-1589  
 516674375 +Retail Recovery Service NJIN, c/o Raymond Meisenbacher Jr., Raymond Meisenbacher and Sons, 739 E. Main Street, Bridgewater, NJ 08807-3339  
 516674376 Sears Roebuck & Company, c/o Pressler & Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020  
 516783907 +Shore Medical Center, Collections & Recoveries, PO Box 35, Northfield, NJ 08225-0035  
 516722168 +Silvania DeBenedetto, 201 Manchester Avenue, Lanoka Harbor, NJ 08734-1709  
 516674377 +Specialized Loan Servicing LLC, 8742 Lucent Blvd., Ste. 300, Highlands Ranch, CO 80129-2386  
 516922802 U.S. Bank N.A., as trustee, on behalf of the holde, Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250  
 516674380 U.S. Bank National Association, c/o KLM Law Group Sentry Office Plaza, 216 Haddon Avenue, Westmont, NJ 08108  
 516674381 +US Bank National Association, 425 Walnut Street, Cincinnati, OH 45202-3989  
 516674382 Verizon Wireless, P.O. Box 25505, Lehigh Valley, PA 18002-5505

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2017 23:05:38 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2017 23:05:35 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 516674339 +E-mail/Text: g17768@att.com Nov 09 2017 23:04:57 AT&T, c/o Bankruptcy, 4331 Communications Dr., Floor 4W, Dallas, TX 75211-1300  
 516700733 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Nov 09 2017 23:14:43 American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
 516773570 E-mail/Text: bankruptcy@pepcoholdings.com Nov 09 2017 23:05:21 Atlantic City Electric Company, Pepco Holdings, Inc., Bankruptcy Division, Mail Stop 84CP42, 5 Collins Drive, Suite 2133, Carneys Point, NJ 08069-3600  
 516674346 +E-mail/Text: csdlclientservices@cboflanc.com Nov 09 2017 23:06:10 CB Lancaster, 218 West Orange Street, Lancaster, PA 17603-3746  
 516674352 +E-mail/Text: bankruptcy@credencerm.com Nov 09 2017 23:06:21 Credence Resource MA, 17000 Dallas Pkwy, Ste. 20, Dallas, TX 75248-1940  
 516674353 +E-mail/Text: bankruptcy\_notifications@cccsusa.com Nov 09 2017 23:06:30 Credit Control Services, Inc., 725 Canton Street, Norwood, MA 02062-2679

District/off: 0312-1

User: admin  
Form ID: pdf901

Page 2 of 2  
Total Noticed: 52

Date Rcvd: Nov 09, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

516674355	E-mail/PDF: creditonebknotifications@resurgent.com	Nov 09 2017 23:14:23	Credit One Bank, PO Box 98873, Las Vega, NV 89193-8873
516674354	+E-mail/PDF: creditonebknotifications@resurgent.com	Nov 09 2017 23:14:23	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
516692681	+E-mail/Text: cio.bnncmail@irs.gov	Nov 09 2017 23:05:12	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516918883	E-mail/PDF: resurgentebknotifications@resurgent.com	Nov 09 2017 23:14:33	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516674378	+E-mail/Text: bankruptcy@sw-credit.com	Nov 09 2017 23:05:39	Southwest Credit Systems, 2629 Dickerson Pkwy., Carrollton, TX 75007-4458

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516785848	Meadowlake HOA, t/a Fountain Lakes HOA, Inc.
516674343*	+Capital One Bank (USA), NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
516674344*	+Capital One Bank (USA), NA, P.O. Box 30281, Salt Lake City, UT 84130-0281
516674361*	++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346 (address filed with court: International Revenue Service, PO Box 21126, Philadelphia, PA 19114)
516674360*	+International Revenue, PO Box 21126, Philadelphia, PA 19114-0326
516674365*	+KLM Law Group PC Sentry Office Plaza, 216 Haddon Ave, Ste. 4 06, Westmont, NJ 08108-2812
516674372*	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516674373*	Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516674371*	Pressler and Pressler, 7 Entin Rd, Parsippany, -NJ 07054-5020
516674338	##+Arthur Nudelman, Esq., Nudelman, Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1787
516674379	##+Transworld Systems, Inc., 2235 Mercury Way, Ste. 275, Santa Rosa, CA 95407-5463

TOTALS: 1, \* 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 11, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on November 3, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders  
of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates,  
Series 2006-NC1 bnicholas@kmllawgroup.com, bkgroup@kmllawgroup.com  
Denise E. Carlon on behalf of Creditor U.S. Bank N.A., as trustee, on behalf of the holders  
of the J.P. Morgan Mortgage Acquisition Trust 2006-NC1 Asset Backed Pass-Through Certificates,  
Series 2006-NC1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rhonda E. Greenblatt on behalf of Debtor Roberto B. Marques, Sr. regrose64@yahoo.com,  
greenblattlawfirm@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5